



CREDIT PROGRAM APPLICATION

Please complete this application in its entirety to ensure timely processing of your "MILITARY STAR" card.

Information about sponsor:

Branch*

A = Army
B = Air Force
C = Navy
D = Marine Corps
E = Civilian

F = Coast Guard
H = AAFES Employee
K = Marine Exchange Employee
P = Family Member
Y = NEXCOM Employee

Status*

A = Active
V = Reserve
R = Retired
P = Civilian

Type of Plan

☐ Retail
☐ Military Clothing
(Army, Air Force, Marine Corp Only)

* This information is needed to determine your eligibility for "MILITARY STAR" privileges.

APPLICANT INFORMATION

Branch of Service _____ Status Code _____ Pay Grade _____ ETS/EAOS Date ____ / ____ / ____
Name _____ SSN _____ - _____ - _____ Home Phone _____
Work Phone _____

Mailing Address

Address Line 1 _____

Address Line 2 _____

City _____ State _____ Zip _____

Gender _____ Birthdate _____ No. of Dependents _____

E-Mail Address _____ (Optional) If email is provided it will allow us to provide marketing information to you. We do not sell or rent our customers' information to any outside company or organization.

FINANCIAL INFORMATION

Checking Bank Name _____ Savings Bank Name _____

Monthly Salary _____ Other Monthly Income _____

SPOUSE INFORMATION

Name _____ SSN _____ - _____ - _____

Spouse Income/ Pay Basis _____ @ _____

AUTHORIZATIONS

				Military Clothing (Y/N)**
Name 1 _____	SSN _____ - _____ - _____			
Relationship _____	Gender ____ Birthdate _____			
Name 2 _____	SSN _____ - _____ - _____			
Relationship _____	Gender ____ Birthdate _____			

** For dependent use of military clothing plan.

The information furnished on this application is true and correct, to the best of my knowledge. I hereby authorize the Exchange to verify my employment and credit history, including requesting reports from credit reporting agencies and any unit of the US Government, state government, private organizations or individuals and to report to others its credit experience with me, and to use the information herein for Exchange marketing purposes. **If my account is approved, and subsequently becomes delinquent, I voluntarily and expressly consent to the maximum deduction allowable from my military or retired pay under the authority of 37 U.S.C. 1007c, DODFMR Chapter 7, or from my civilian pay under the provisions of 5 U.S.C. 5514, 31 U.S.C. 3720d, or any provisions of the Debt Collection Improvement Act for payment to the Exchange to cover the entire balance of my obligation.** I understand that use of any account in connection with this application is subject to the terms and conditions of the "MILITARY STAR" CREDIT PROGRAM AGREEMENT, a copy of which has been provided or sent with my credit card.

Would you like to be on our mailing list? (Y/N) _____

Applicant's Signature

Date

FOR OFFICIAL USE ONLY

APP#

Facility#

ABOUT OUR PROGRAM



FIVE REASONS WHY YOU SHOULD USE YOUR “MILITARY STAR™” CARD

SAVES YOU MONEY!

TRUE GRACE PERIOD!

NO ANNUAL FEE!

COMPETITIVE INTEREST RATES!

INCREASES DIVIDENDS TO YOUR LOCAL MWR!

Our goal is to offer a card that can be used at every exchange. ONE CARD FOR ALL SERVICES!

We want the “MILITARY STAR” card to be your first choice in credit! Look for more enhancements as we continue to add value to the “MILITARY STAR” card program.

Help improve quality of life in your military community by making your purchases with your “MILITARY STAR” card. Build a bowling alley, swimming pool or improve your gym.

ENJOY YOUR PURCHASE WHILE YOU PAY FOR IT!

To learn more about the Exchange and shopping on-line log onto www.aafes.com, www.navy-nex.com Or www.usmc-mccs.org.

For more information about the Exchange Credit Program and the “MILITARY STAR” card log onto www.milexch.com.

IMPORTANT DISCLOSURES REQUIRED BY LAW

Annual Percentage Rate for Purchases	As of June 2000, 14.25%. Does not apply to Military Clothing Plan purchases.
Variable Rate Information	The Annual Percentage Rate for purchases may vary each billing cycle. We will calculate the Annual Percentage Rate by adding 4.75 to the rate disclosed as the highest bank prime loan rate as published in the “Money Rates” section of The Wall Street Journal on the last business day of your previous billing cycle. The Annual Percentage Rate will not be lower than 12%.
Grace Period for Repayment of Balances of Purchases	25 days
Minimum Finance Charge	50 cents. Does not apply to Military Clothing Plan Purchases.
Method of Computing the Balance for Purchases	Average Daily Balance (excluding new purchases).
Annual Fee	None
Late Payment Fee	Not to exceed \$25 per collection action and 0.5% of the total amount past due per month
Over-Limit Fee	None

The information about the cost of credit described in the application is accurate as of 6/00 when it was printed. This information may change after the printing date. To find out what may have changed, write to us at:

EXCHANGE CUSTOMER CONTACT CENTER
P.O. Box 650524
Dallas, TX 75265-0524

Privacy Act Statement: Disclosure of your social security number and other personal information is solicited by authority of Title 10, United States Code, Section 3013, 5013, 8013 and Title 49, United States Code, Sections 102 and 108. Information is used to provide a basis for approving participation in the “MILITARY STAR” program and if approved, disclosure of your account activity to a consumer reporting agency. Disclosure is voluntary; however, failure to provide this information may result in denial of participation in the “MILITARY STAR” program.